

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

THIRESA T GARDNER

Debtor(s)

Case No. 16-09125

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/16/2016.
- 2) The plan was confirmed on 06/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/05/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,870.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$9,870.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,195.31
Court Costs	\$0.00
Trustee Expenses & Compensation	\$428.33
Other	\$164.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,787.64**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	34,020.00	34,010.20	34,010.20	0.00	0.00
BROWN & JOSEPH LTD	Unsecured	68.00	NA	NA	0.00	0.00
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CHASE	Unsecured	503.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	773.55	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	1,601.89	2,458.84	2,458.84	0.00	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	1,601.89	NA	2,458.84	38.09	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	495.00	637.90	637.90	0.00	0.00
COMCAST	Unsecured	437.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	290.00	303.93	303.93	0.00	0.00
COOK COUNTY TREASURER	Secured	10,788.00	8,972.87	8,972.87	2,962.57	172.03
DISCOVER BANK	Unsecured	NA	5,187.64	5,187.64	0.00	0.00
DISCOVER FIN SVCS LLC	Unsecured	5,184.40	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	2,126.54	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	NA	2,147.30	2,147.30	0.00	0.00
FINGERHUT	Unsecured	152.82	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	300.00	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	NA	3,339.78	3,339.78	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Unsecured	1,114.55	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NATIONAL	Secured	130,326.55	127,862.02	131,201.80	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,138.78	1,737.04	1,737.04	0.00	0.00
PRA RECEIVABLES MGMT	Secured	11,500.00	11,500.00	12,000.00	3,129.69	779.98
PRA RECEIVABLES MGMT	Unsecured	1,104.00	1,151.17	1,151.17	0.00	0.00
Safeco Insurance	Unsecured	68.00	NA	NA	0.00	0.00
SOCIAL SECURITY ADMIN	Unsecured	800.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	269.66	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	152.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$131,201.80	\$0.00	\$0.00
Mortgage Arrearage	\$3,339.78	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,000.00	\$3,129.69	\$779.98
All Other Secured	\$11,431.71	\$2,962.57	\$172.03
TOTAL SECURED:	\$157,973.29	\$6,092.26	\$952.01
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,634.02	\$38.09	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,787.64</u>
Disbursements to Creditors	<u>\$7,082.36</u>
TOTAL DISBURSEMENTS :	<u>\$9,870.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/05/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.